

Debtor 1

Social Security number or ITIN XXX-XX- 9038

EIN - _____

Debtor 2

First Name Middle Name Last Name

Social Security number or ITIN XXX-XX-8618

EIN _____

Case number: 21-22563-CMB

12/15

12/1/2022

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The Debtors are ineligible to file a Voluntary Petition under any chapter of the Bankruptcy Code for one (1) year after the entry of a Final Decree or closure of this case, whichever occurs later.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.